

The Albany Banks.

ALBANY, May 20, 1861.

In consequence of the closing of the Bank of Albany and the Bank of the Capital last week, there was some run on the savings department of two or three banks here this morning; but the promptness and readiness with which it was met in every instance speedily restored confidence and quieted excitement. Extra tellers were employed, and depositors paid as fast as they could present checks. In all other departments of the banks all is quiet, and no lack of confidence is manifested.

FINANCIAL AND COMMERCIAL.

MONDAY, May 20—6 P.M.

The bank statement of to-day compares as follows with that of last Monday:

Week ending, Janus. Special Circulation Deposits.

May 21, \$13,122,295 38 561,549 9,304,241 9,179,927

May 18, 129,067,866 39 637,950 9,664,181 9,179,927

Decrease... \$3,123,492 36 245,119 1,706,440

Increases... 736,455

The decrease in the loans is heavier than was expected. It proceeds, of course, from the general liquidation which is going on in business. Very little new paper is making, and a large proportion of the paper now maturing is paid off in full or in part. The specific column once more approaches forty millions. Next week it may pass that figure, after which it will probably begin to decline, as the new government loans will transfer a large amount of money from the banks to the Sub-Treasury. The banks are in a strong position, and if they continue to be prudently managed they will be enabled to secure the successful negotiation of all the loans required by the government during the war.

The money market is very dull indeed; we can report no change in paper or call loans. No prominent failures were reported to-day, though rumor continues busy, especially with jobbers' names.

Foreign exchange was not so firm to-day. Some bankers' bills sold as low as 105½. The general rate was 106 1/2. Mercantile bills are going at 104½ a 105; francs at 5.35 a 5.40.

The feature of the stock market to-day was the corner in Illinois Central, which caused an advance in that stock of fully 5 per cent. The cash stock could not be had for delivery, and several contracts were closed under the rule at the afternoon board. The stock opened at 64½, advanced to 66 before the close of the morning board, sold in the street at 67 1/2, rose to 68 at the opening of the afternoon board, and finally rallied as high as 69½. The bears have been badly hurt by this movement; though, of course, it remains to be seen whether the bulls will make much by it. The stock was offered this afternoon at 68, seller thirty, and well informed parties seem to expect that a supply will shortly arrive from abroad quite enough to satisfy the demand. The south end of the road is in the hands of the United States forces. At the morning board to-day Virginia advanced one cent from the cause which influenced Illinois Central; they have been oversold. The rest of the market was either steady or lower. Missouri fell off 34 per cent, Michigan Central 7½, Michigan Southern 3½, Rock Island 3½, Toledo 3½, Pacific Mail 3½. The only stock much talked of in the afternoon was Illinois Central. The general market closed steady, the following being the last quotations:—

United States 5's, 18½, 77; Tennessee

Bank 5's, 42½; Virginia 6's, 47½; the 50 Mis-

souri 6's, 37½ a 38; Canton Company, 8½

a 9½; Cumberland Coal, preferred, 5½ a 6;

Dela-wear and Hudson Canal, 83 a 88; Pennsylvania

Coal, 76 a 77; Pacific Mail, 60½ a 61;

New York Central, 72 a 73½; Erie, 21½ a 21½; Hudson

River, 35 a 35½; Harlem, 11½ a 11½; do, pre-

ferring, 27½ a 28; Reading, 31½ a 31½; Michigan

Central, 45 a 45½; Michigan Southern and North-

ern Indiana, 12 a 12½; do, guaranteed, 27½ a

28; Panama, 101 a 102½; Illinois Central, 68 a

68½; Gailes and Chicago, 59½ a 59½; Cleveland

and Toledo, 23 a 23½; Chicago, and Rock Island,

34½ a 35; Chicago, Burlington and Quincy, 57 a

58½; Milwaukee and Mississippi, 12½ a 14; La

Crosse and Milwaukee land grant bonds, 5 a 5;

Illinoia Central bonds, 90 a 91.

The following was the business of the Sub-

Treasury to-day:—

\$405,591 47

—For customs... 32,000 00

Payments... 664,827 29

Balances... 7,088,361 81

The Canadian arrived at Fulton Point to-day, with two days later news. She reports money in

active demand, cotton 1½ higher, broad-cuff firm,

the funds dull, Illinois Central 39½ discount,

and Erie 19½. Great Britain had not yet de-

termined whether or no she would permit us to sup-

press rebellion in this country.

The following table will compare the exports of

the seven principal staple articles for the week:—

1860—1861.

WEEKLY, May 10. *Average.* *Value.* *Value.*

Cotton, mms... 642 \$38,193 8,119 1,096,238

Flax, bbls... 8,635 87,245 60,192 371,937

Wool, bales... 1,619 6,961 2,872 2,596

Sugar, cwt... 3,614 32,947 4,701 47,600

Coffee, cwt... 4,749 24,537 138,629 87,078

Peat, m. & t... 1,231 15,387 17,511

Pork... 18,621 1,247 20,639

Total... 310,111,472 52,514,163 13,624,399 62,293

Increase as compared with 1860... 31,149,151

312,402,860

The movements of the banks in the four prin-

cipal cities of the Union, in which weekly reports

are made, as shown by their last statements, are as follows:—

Louisville, Ky.—*Average.* *Value.* *Value.*

May 10. *Average.* 2,712,534 2,144,162

Monroe, N. C.—*Average.* 5,000,488 3,369,885

Charleston, S. C.—*Average.* 12,705

Mobile, Ala.—*Average.* 15,744,636 15,821,000

St. Louis, Mo.—*Average.* 2,667,406 2,662,654

Baltimore, Md.—*Average.* 1,017,150 329,684

Portsmouth, N. H.—*Average.* 563,069

Total... 31,800,273 31,480,024

Increase as compared with 1860... 2,712,534

312,402,860

The Produce Exchange Association have pro-

vided many stores or divisions of the show tables for the sale of grain and flour, and these were all let to-day by auction for a period of five years.

The charge for each is \$10 per annum; but there was a spirited competition for a choice of position, and the premiums ranged from \$10 to \$74, amounting in the aggregate to \$1,517.

The Albany Journal of Saturday evening says:—

The bank of the Capital suspended payment and closed its doors to-day, except those of the trust fund, the failure for the reason that, although its losses will seriously impair its capital, yet its bondholders and depositors we believe to be unconditionally safe.

The bank had enjoyed a good reputation, was believed to be safe, and its stoppage was unexpected to our community.

This second bank failure in our city is most unfortunate; but we trust it will not be attended with any loss beyond that which the stockholders will sustain. The produce houses, too, are in a bad condition, and the fall of the bondholders is one of the causes of the depression and importance of the safeguards thrown about our moneyed institutions.

There were various reports current in regard to the cause of this failure, but we did not sufficiently learn to what we go to press, to justify their publication. The facts will be in time given to the public officially.

Money matters are very flat in New Orleans.

The *Times* of the 14th instant says:—

The course of the money and grain market to-day corresponded with yesterday. The banks had free clearing for discounts—many, out of the rule recently adopted, which is only to favor applications for plantation supplies and uses. Other interests were to have followed the course of the times. There were two or three percent of discount, which were one of the features of the day.

At this rate there is no desire to pay interest.

Interest rates were very little done to-day. The counter rate for checks on New York paid at 4½, a 5% discount, with concessions for large sums running down as low as 1½ discount. Outside there were sales at 5%, and good sight drafts at a neighboring city were at 5% discount.

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